

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Canceled)
2. (Canceled)
3. (Currently Amended) A method in a data processing system for providing a financial planning tool, said method comprising ~~the steps of:~~
  - displaying a two-dimensional coordinate system having time depicted along a first axis and value depicted along a second axis;
  - dividing said first axis into a plurality of time periods, each one of said plurality of time periods representing a discrete age bracket comprising a range of ages within a lifetime;
  - ~~specifying~~ generating a different investment plan for the each one of said plurality of time periods, said ~~step of specifying~~ generating further ~~including the steps of~~ comprising:
  - for each one of said plurality of time periods:
    - specifying assumptions that affect a change in total investment value for each one of said plurality of time periods; ~~[[and]]~~
    - specifying a percentage allocation of all investments to be held during each one of said plurality of time periods among each type of a plurality of types of investments; and
    - specifying a life event that is assigned to each one of said plurality of time periods;
  - generating an investment graph utilizing said two-dimensional coordinate system that depicts a total value of all investments held and a change ~~over time~~ of said total value of all investments held during each one of said plurality of time periods; and
  - graphically depicting said investment graph utilizing a graphical user interface, said graphical depiction being utilized as a financial planning tool.
4. (Currently Amended) The method according to claim 3, further comprising ~~the step of:~~
  - projecting a value of all investments for each one of said plurality of time periods using said investment plan for each one of said plurality of time periods.

5. (Currently Amended) The method according to claim 3, wherein ~~said step of the~~ specifying assumptions further comprises specifying assumptions regarding projected growth during each one of said plurality of time periods of each type of said plurality of investments.
6. (Currently Amended) The method according to claim 3, wherein ~~said step of the~~ specifying assumptions further comprises obtaining current market performance for a set of specified investments during each one of said plurality of time periods.
7. (Currently Amended) The method according to claim 3, wherein ~~said step of the~~ specifying assumptions further comprises specifying assumptions regarding projected contributions to be made during each one of said plurality of time periods to each type of said plurality of investments.
8. (Currently Amended) The method according to claim 3, wherein ~~said step of the~~ specifying assumptions further comprises specifying assumptions regarding projected expenditures during each one of said plurality of time periods.
9. (Currently Amended) The method according to claim 3, further comprising ~~the step of~~:  
projecting a value of all investments included in each one of said plurality of time periods using said investment plan specified for each one of said plurality of time periods.
10. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
specifying said plurality of types of investments including:  
specifying stocks as a type of investment;  
specifying bonds as a type of investment; and  
specifying cash as a type of investment.
11. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
receiving an indication to adjust said assumptions;  
calculating new assumptions;  
determining an adjustment to said investment plan for each one of said plurality of time periods  
utilizing said new assumptions;  
projecting a new value of all investments included in each one of said plurality of time periods  
using said adjusted investment plan specified for each one of said plurality of time periods; and

generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

12. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
receiving an indication to adjust said plurality of time periods;  
determining an adjustment to said investment plan for each one of said adjusted plurality of time periods;

projecting a new value of all investments included in each one of said adjusted plurality of time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods; and

generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of adjusted time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods.

13. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
receiving an indication to adjust said percentage allocation;  
determining an adjustment to said investment plan for each one of said plurality of time periods utilizing said adjusted percentage allocation;

projecting a new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and

generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

14. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
receiving an indication to add an additional time period, the additional time period representing a discrete age bracket comprising a range of ages within a lifetime;

determining an adjustment to said plurality of time periods and adding said additional time period to said adjusted plurality of time periods;

projecting a new value of all investments included in each one of said adjusted plurality of time periods; and

generating an adjusted investment graph utilizing said adjusted plurality of time periods.

15. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
receiving an indication to add an investment plan for one of said plurality of time periods;  
specifying a new investment plan including:  
specifying assumptions that affect a change in total investment value for said one of said plurality of time periods; ~~[[and]]~~  
specifying a percentage allocation of all investments to be held during said one of said plurality of time periods among each type of said plurality of investments; and  
specifying a life event that is assigned to one of said plurality of time periods;  
projecting a value of all investments included in said one of said plurality of time periods using said new investment plan;  
generating an adjusted investment graph utilizing said new value of all investments included in said one of said plurality of time periods using said new investment plan.
16. (Currently Amended) The method according to claim 3, further comprising ~~the steps of~~:  
receiving an indication to display a second investment graph;  
retrieving a second plurality of time periods for said second investment graph;  
retrieving a different investment plan for each one of said second plurality of time periods;  
projecting a value of all investments for each one of said second plurality of time periods using said investment plan for each one of said second plurality of time periods; and  
generating a second investment graph utilizing said value of all investments included in each one of said second plurality of time periods using said investment plan specified for each one of said second plurality of time periods.
17. (Currently Amended) A computer program product in a data processing system for providing a financial planning tool, said product comprising:  
instruction means for displaying a two-dimensional coordinate system having time depicted along a first axis and value depicted along a second axis;  
instruction means for dividing said first axis into a plurality of time periods, each one of said plurality of time periods representing a discrete age bracket comprising a range of ages within a lifetime;  
instruction means for specifying generating a different investment plan for each one of said plurality of time periods, said ~~step of specifying generating~~ further ~~including the steps of comprising~~:  
for each one of said plurality of time periods:  
instruction means for specifying assumptions that affect a change in total investment value for each one of said plurality of time periods; ~~[[and]]~~

instruction means for specifying a percentage allocation of all investments to be held during each one of said plurality of time periods among each type of a plurality of types of investments; and

instruction means for specifying a life event that is assigned to one of said plurality of time periods;

instruction means for generating an investment graph utilizing said two-dimensional coordinate system that depicts a total value of all investments held and a change ~~over time~~ of said total value of all investments held during each one of said plurality of time periods; and

instruction means for graphically depicting said investment graph utilizing a graphical user interface, said graphical depiction being utilized as a financial planning tool.

18. (Original) The product according to claim 17, further comprising:

instruction means for projecting a value of all investments for each one of said plurality of time periods using said investment plan for each one of said plurality of time periods.

19. (Original) The product according to claim 17, wherein said instruction means for specifying assumptions further comprises instruction means for specifying assumptions regarding projected growth during each one of said plurality of time periods of each type of said plurality of investments.

20. (Original) The product according to claim 17, wherein said instruction means for specifying assumptions further comprises instruction means for obtaining current market performance for a set of specified investments during each one of said plurality of time periods.

21. (Original) The product according to claim 17, wherein said instruction means for specifying assumptions further comprises instruction means for specifying assumptions regarding projected contributions to be made during each one of said plurality of time periods to each type of said plurality of investments.

22. (Original) The product according to claim 17, wherein said instruction means for specifying assumptions further comprises instruction means for specifying assumptions regarding projected expenditures during each one of said plurality of time periods.

23. (Original) The product according to claim 17, further comprising:  
instruction means for projecting a value of all investments included in each one of said plurality of time periods using said investment plan specified for each one of said plurality of time periods.
24. (Original) The product according to claim 17, further comprising:  
instruction means for specifying said plurality of types of investments including:  
instruction means for specifying stocks as a type of investment;  
instruction means for specifying bonds as a type of investment; and  
instruction means for specifying cash as a type of investment.
25. (Original) The product according to claim 17, further comprising:  
instruction means for receiving an indication to adjust said assumptions;  
instruction means for calculating new assumptions;  
instruction means for determining an adjustment to said investment plan for each one of said plurality of time periods utilizing said new assumptions;  
instruction means for projecting a new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and  
instruction means for generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.
26. (Original) The product according to claim 17, further comprising:  
instruction means for receiving an indication to adjust said plurality of time periods;  
instruction means for determining an adjustment to said investment plan for each one of said adjusted plurality of time periods;  
instruction means for projecting a new value of all investments included in each one of said adjusted plurality of time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods; and  
instruction means for generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of adjusted time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods.

27. (Original) The product according to claim 17, further comprising:
- instruction means for receiving an indication to adjust said percentage allocation;
  - instruction means for determining an adjustment to said investment plan for each one of said plurality of time periods utilizing said adjusted percentage allocation;
  - instruction means for projecting a new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and
  - instruction means for generating an adjusted investment graph utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.
28. (Currently Amended) The product according to claim 17, further comprising:
- instruction means for receiving an indication to add an additional time period, the additional time period representing a discrete age bracket comprising a range of ages within a lifetime;
  - instruction means for determining an adjustment to said plurality of time periods and adding said additional time period to said adjusted plurality of time periods;
  - instruction means for projecting a new value of all investments included in each one of said adjusted plurality of time periods; and
  - instruction means for generating an adjusted investment graph utilizing said adjusted plurality of time periods.
29. (Original) The product according to claim 17, further comprising:
- instruction means for receiving an indication to add an investment plan for one of said plurality of time periods;
  - specifying a new investment plan including:
  - instruction means for specifying assumptions that affect a change in total investment value for said one of said plurality of time periods; and
  - instruction means for specifying a percentage allocation of all investments to be held during said one of said plurality of time periods among each type of said plurality of investments;
  - instruction means for projecting a value of all investments included in said one of said plurality of time periods using said new investment plan;
  - instruction means for generating an adjusted investment graph utilizing said new value of all investments included in said one of said plurality of time periods using said new investment plan.

30. (Original) The product according to claim 17, further comprising:  
instruction means for receiving an indication to display a second investment graph;  
instruction means for retrieving a second plurality of time periods for said second investment graph;  
instruction means for retrieving a different investment plan for each one of said second plurality of time periods;  
instruction means for projecting a value of all investments for each one of said second plurality of time periods using said investment plan for each one of said second plurality of time periods; and  
instruction means for generating a second investment graph utilizing said value of all investments included in each one of said second plurality of time periods using said investment plan specified for each one of said second plurality of time periods.

31. (Currently Amended) A data processing system for providing a financial planning tool, said system comprising:  
a two-dimensional coordinate system having time depicted along a first axis and value depicted along a second axis;  
said first axis being divided into a plurality of time periods, each one of said plurality of time periods representing a discrete age bracket comprising a range of ages within a lifetime;  
a different investment plan being ~~specified~~ generated for each one of said plurality of time periods, ~~said step of the specifying generating~~ further including ~~the steps of~~:  
for each one of said plurality of time periods:  
assumptions that affect a change in total investment value specified for each one of said plurality of time periods; ~~[[and]]~~  
a percentage allocation of all investments to be held during each one of said plurality of time periods specified among each type of a plurality of types of investments; and  
a life event that is assigned to one of said plurality of time periods;  
an investment graph being generated utilizing said two-dimensional coordinate system that depicts a total value of all investments held and a change ~~over time~~ of said total value of all investments held during each one of said plurality of time periods; and  
a graphical user interface for graphically depicting said investment graph, said graphical depiction being utilized as a financial planning tool.



32. (Original) The system according to claim 31, further comprising:  
a value of all investments being projected for each one of said plurality of time periods using said investment plan for each one of said plurality of time periods.
33. (Original) The system according to claim 31, wherein said assumptions further comprise assumptions specified regarding projected growth during each one of said plurality of time periods of each type of said plurality of investments.
34. (Original) The system according to claim 31, wherein said assumptions further comprise current market performance obtained for a set of specified investments during each one of said plurality of time periods.
35. (Original) The system according to claim 31, wherein said assumptions further comprise assumptions specified regarding projected contributions to be made during each one of said plurality of time periods to each type of said plurality of investments.
36. (Original) The system according to claim 31, wherein said assumptions further comprise assumptions specified regarding projected expenditures during each one of said plurality of time periods.
37. (Original) The system according to claim 31, further comprising:  
a value being projected of all investments included in each one of said plurality of time periods using said investment plan specified for each one of said plurality of time periods.
38. (Original) The system according to claim 31, further comprising:  
said plurality of types of investments including:  
stocks as a type of investment;  
bonds as a type of investment; and  
cash as a type of investment.
39. (Original) The system according to claim 31, further comprising:  
an indication being received to adjust said assumptions;  
new assumptions being calculated;  
an adjustment to said investment plan being determined for each one of said plurality of time periods utilizing said new assumptions;

a new value being projected of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods; and

an adjusted investment graph being generated utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

40. (Original) The system according to claim 31, further comprising:

an indication to adjust said plurality of time periods being received;

an adjustment to said investment plan determined for each one of said adjusted plurality of time periods;

a new value of all investments included in each one of said adjusted plurality of time periods projected using said adjusted investment plan specified for each one of said adjusted plurality of time periods; and

adjusted investment graph generated utilizing said new value of all investments included in each one of said plurality of adjusted time periods using said adjusted investment plan specified for each one of said adjusted plurality of time periods.

41. (Original) The system according to claim 31, further comprising:

an indication to adjust said percentage allocation being received;

an adjustment to said investment plan determined for each one of said plurality of time periods utilizing said adjusted percentage allocation;

a new value of all investments included in each one of said plurality of time periods projected using said adjusted investment plan specified for each one of said plurality of time periods; and

an adjusted investment graph generated utilizing said new value of all investments included in each one of said plurality of time periods using said adjusted investment plan specified for each one of said plurality of time periods.

42. (Currently Amended) The system according to claim 31, further comprising:  
an indication to add an additional time period being received, the additional time period  
representing a discrete age bracket comprising a range of ages within a lifetime;  
an adjustment to said plurality of time periods determined and said additional time period added  
to said adjusted plurality of time periods;  
a new value of all investments included in each one of said adjusted plurality of time periods  
projected; and  
an adjusted investment graph generated utilizing said adjusted plurality of time periods.
43. (Original) The system according to claim 31, further comprising:  
an indication to add an investment plan received for one of said plurality of time periods;  
a new investment plan including:  
assumptions that affect a change in total investment value for said one of said plurality of time  
periods; and  
a percentage allocation of all investments to be held during said one of said plurality of time  
periods among each type of said plurality of investments;  
a value of all investments included in said one of said plurality of time periods projected using  
said new investment plan;  
an adjusted investment graph generated utilizing said new value of all investments included in  
said one of said plurality of time periods using said new investment plan.
44. (Currently Amended) The system according to claim 31, further comprising:  
an indication to display a second investment graph being received;  
a second plurality of time periods retrieved for said second investment graph, the second plurality  
of time periods representing a discrete age bracket comprising a range of ages within a lifetime;  
a different investment plan retrieved for each one of said second plurality of time periods;  
a value of all investments projected for each one of said second plurality of time periods using  
said investment plan for each one of said second plurality of time periods; and  
a second investment graph generated utilizing said value of all investments included in each one of said  
second plurality of time periods using said investment plan specified for each one of said second plurality  
of time periods.